



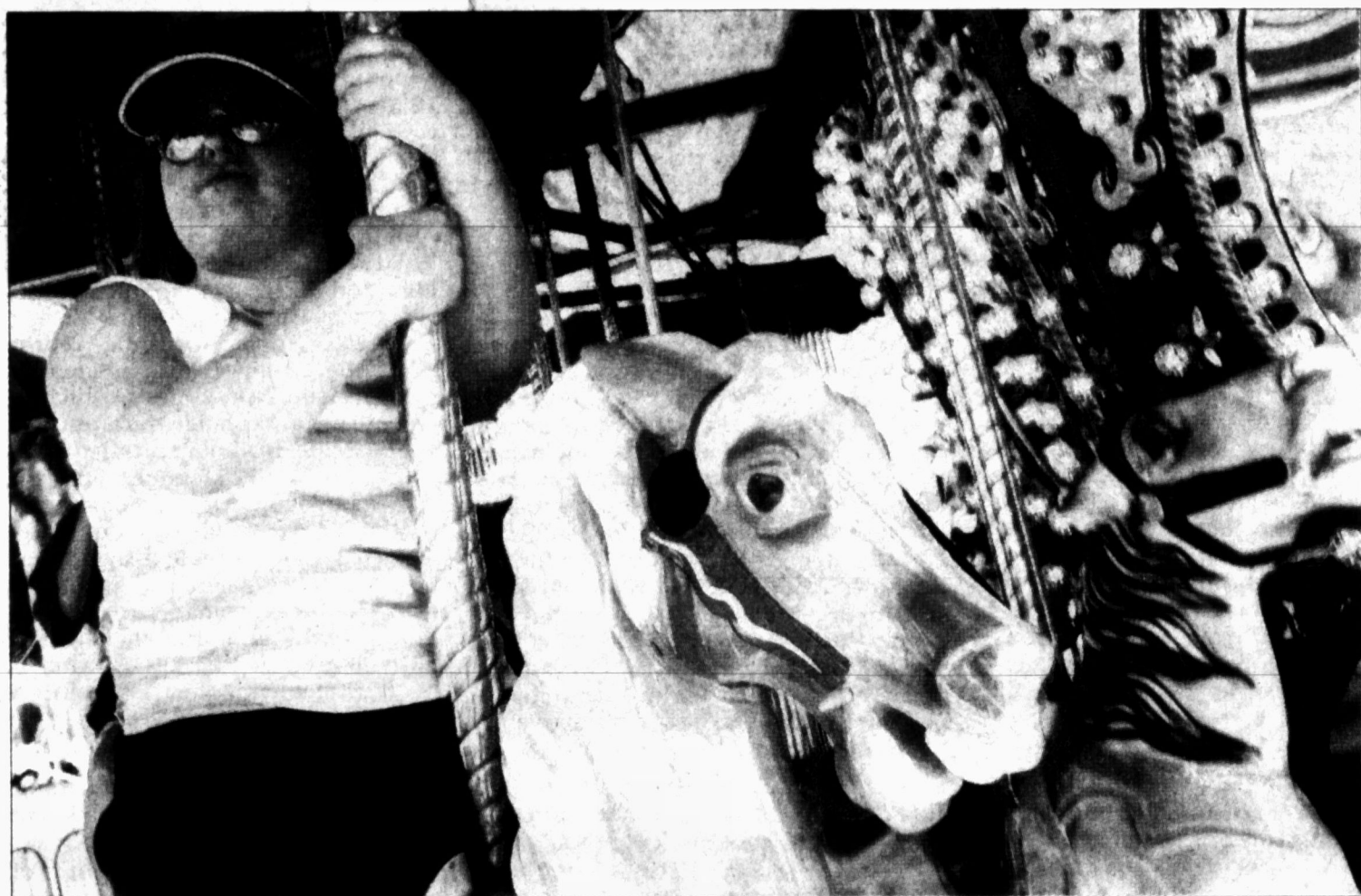
The Arlington Advocate

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CARNIVAL FUN



Ava Perry of Arlington, who is a LABBB student, enjoys a ride on the carousel during a pre-carnival in Lexington this month. The event, hosted by the Lions Club, allows students from the Perkins School, LABBB and the Cotting School an opportunity to enjoy the rides before the official opening.

STAFF PHOTO BY KAREN SPARACIO

Racist graffiti investigated

Police Dept. also targeted

BY LES G. MASTERSON
STAFF WRITER

Vandals struck early Tuesday morning, spray-painting racist, anti-Semitic and anti-police slurs on two town vehicles and other cars near the Donald R. Marquis Minute-man Trail.

Police believe the incidents involved more than one person and likely occurred between midnight and 5 a.m.

The department's animal control van was one of the vehicles hit as vandals turned the van's shiny, white paint into multi-colors of spray paint. In addition to numerous swastikas, the vandals wrote "Die pigs" and "Kill niggers" on the vehicle. The van was parked at the department's animal control pound on Grove Street when the incident took place.

Police Chief Fred Ryan said the department will try to

remove the graffiti from the van, but if it is unable, the year-old van will need a new paint job. The vehicle is in the department's garage and police are analyzing the van for fingerprints.

"With the antipolice comments on the van, it looks like we were targeted," said Ryan.

The vandals also hit Brattle Drive where they spray-painted numerous vehicles, before damaging a Recreation Department van at the Veterans Memorial Sports Center.

Police assigned an officer to ride a mountain bike Tuesday with the sole purpose of combing the area for clues and evidence. Ryan said the officer did find "physical evidence" connected to the case on Washington Street.

Ryan said the department views the spray-painting as a "hate incident" and "will aggressively investigate."

■ SEE VANDALS, PAGE 15

More than \$30K spent on override

BY ROBERTO SCALESE
STAFF WRITER

Campaign groups in Arlington spent well over \$30,000 pitching their respective sides in the recent override election, according to campaign finance reports.

Despite a huge fund-raising advantage for the pro-override campaign, the voters turned away the \$4 million tax increase by 687 votes.

The pro-override Together for Arlington collected nearly \$25,000 for its effort, nearly three times as much as the two anti-override groups, Take Arlington Back (TAB) and Arlington Coalition for Responsible Spending (ACRS).

TAB collected only \$2,515, while ACRS pulled in just under \$6,000.

The no groups were also outspent by a three-to-one margin. Together for Arlington burned through more than \$21,000 while TAB used \$2,480 and ACRS chewed through just under \$4,700.

Those numbers do not include in-kind services provided to the groups by donors. Together for Arlington received \$5,400 in in-kind services, mostly for office space. Take Arlington Back received \$415 in services, mostly for flyers.

All three groups bought similar services and items. Signs and newspaper ads were staples for all three groups. Bumper stickers, pins and flyers were also used by all three.

In addition, Together for Arlington paid for phone banking and rented a hall for June 14, the night of the election. ACRS paid for an automated caller to send a recorded message from the group's chairman, Ed Marullo, to Arlington homes.

TAB President Shaun Cooney said collecting money was never a priority for the group.

"We had a few big donations in the beginning, but that was just about it. We didn't ask anyone for money really," said Cooney. "How

could we? We were trying to help people not give money away, so how could we ask them to give us money instead?"

The group relied on signage and word-of-mouth to get their message out.

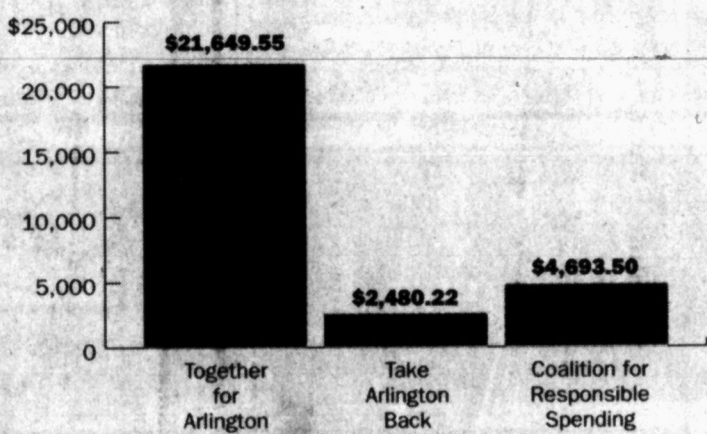
"We developed a strategy early to go for signs and bumper stickers and via the media. We thought if we

could get fair, bipartisan coverage in the papers we would be OK," said Cooney. "The (Boston) Globe was very good about it on the heels of The Advocate article."

Marullo defended the use of automated callers, saying they were effective and helped raise awareness of the election to Arlingtonians.

■ SEE OVERRIDE, PAGE 15

Override campaign spending



Source: Xyz

Troubled bridges

Two deemed 'structurally deficient'

BY ROBERTO SCALESE
STAFF WRITER

Two bridges in Arlington are considered structurally deficient, although what exactly is wrong with them is unclear. Two others are structurally sound, but no longer meet federal size and format standards. The finding comes from an annual report of the Federal Highway Administration.

The Route 2 bridge over the Minuteman Trail and the Mystic Valley Parkway bridge over Alewife Brook are both considered structurally deficient. The Route 2 bridge is already under reconstruction. The span should have been completed sometime this fall, but complications in the foundation resulted in part of the bridge being re-engineered. (The Route 2 bridges on Pleasant Street and Park Avenue are considered sound, but obsolete.)

The Alewife bridge, built in 1908, until recently was under

the jurisdiction of the now-defunct Metropolitan Districts Commission. MassHighway has taken control of all roadways in the former MDC properties and the Division of Conservation and Recreation has taken over the parklands.

MassHighway spokesman E.J. Weldon did not have the details on the Alewife bridge due in part to the switch of organizations.

Arlington state Sen. Robert Havern said the state has come through with \$400 million for roadway and bridge repair for the next year. The state has agreed to spend at least that much on projects outside of the Big Dig. Havern, who chaired the joint Transportation Committee until this year, said the Alewife bridge has a better chance at rehab under MassHighway.

"It's better off with the Highway Department, to tell the truth," said Havern. "MassHighway does more of this kind of work. It's set up for

■ SEE BRIDGES, PAGE 15

Regent Theatre remembers when punk ruled

Live at the Rat fund-raiser Saturday

BY KRISTINE MCCAFFREY
SPECIAL TO THE ADVOCATE

Boston punk legends of the 1970s will take center stage this Saturday, July 19 at 8 p.m. when the Boston Rock & Roll Museum and Regent Theatre present "Live at The Rat."

The event is a part of a concert series paying tribute to Boston music. The show will focus on the former Boston club, The Rat, which was located in Kenmore Square and in its heyday during the 1970s.

"The Rat was a virgin scene for punk and new wave music," said Leland Stein, director of marketing and promotion at the Regent Theatre. "Each concert in this series focuses on a Boston club of

that time period."

The first concert in the series was called "Live at the Surf," which featured legendary Boston bands from the 1960s and special guests, including Peter Wolf.

The Regent Theatre is hoping to sell 400 to 450 tickets to the event.

"Due to exhibit space we will lose a few seats," said Stein.

On the walls and at the back of the theatre will be a display of what would be in the Boston Rock & Roll Museum, in which proceeds from ticket sales will go. Magazine and newspaper articles as well as hand-bills, record covers and signs will adorn the theatre walls.

■ SEE RAT, PAGE 15



Local punk band DMZ will perform at the Boston Rock & Roll Museum/Regent Theatre's Live at The Rat on Saturday night. The event is a fund-raiser for the museum and is scheduled at the Regent, which houses some of the collection.

Donations will help schools

BY ROBERTO SCALESE
STAFF WRITER

If at first you don't succeed, ask for private donations.

The Arlington Partners in Education Foundation is collecting private funds to help the schools bring back critical positions for students. So far, the group has collected more than \$76,000 after just one week of mailings to homes across town. The campaign ends at the end of the month. (Some of those who have donated are listed on Page 14.)

"The first mailings made it to homes around the Fourth of July," said Foundation President Julie Dunn. "It's been a

■ SEE FOUNDATION, PAGE 15

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ADVOCATE ARCHIVE

1945: After success on the battlefield, Gen. George Patton visits Arlington.



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FOR THE RECORD

Meetings

Thursday, July 17

- East Arlington Neighborhood Crime Watch meets at 6:30 p.m. in the Menotomy Community Meeting Room, 64 Fremont St.
- Sports Center Improvement Committee meets at 7:30 p.m. in the Selectmen's Meeting Room, Town Hall, second floor.

Tuesday, July 22

- Arlington Recycling Committee meets at 7:30 p.m. in the Town Hall Annex, first floor.
- Zoning Board of Appeals meet at 7:45 p.m. in the Selectmen's Meeting Room, Town Hall, second floor.

Wednesday, July 23

- Walking in Arlington meets at 7 p.m. in the Senior Center, 27 Maple St.

Thursday, July 24

- Contributory Retirement Board meets at 4:30 p.m. in the Community Safety Building, second-floor meeting room.
- Conservation Commission meets at 7:30 p.m. in the Town Hall Annex, second-floor conference room.
- Historic Districts Commission meets at 8 p.m. in the Whittemore-Robbins House.

Monday, July 28

- Board of Selectmen meets at 7:15 p.m. in the Selectmen's Meeting Room, Town Hall, second floor.

Tuesday, Aug. 5

- Permanent Town Building Committee meets at 7:30 p.m. in the Town Hall Annex, second-floor conference room.

Thursday, Aug. 7

- Conservation Commission meets at 7:30 p.m. in the Town Hall Annex, second-floor conference room.

The following are excerpts from the Arlington Police Department log. The log is available to the public.

Monday, July 7

- At 9:56 p.m., police received a call from Arlington High School regarding vandalism. A group allegedly broke into the school and spray-painted on walls and floors making reference to high school staff and the MCAS exam. Police are investigating.
- At 5:49 p.m., a Washington Street resident reported identity fraud.

Tuesday, July 8

- At 11:26 a.m., police placed an intoxicated man on Drake Road into protective custody.
- At 1:16 p.m., a Park Avenue business notified police about a bounced check.
- At 1:43 p.m., police received a call from a Massachusetts Avenue business regarding missing money, possibly taken by an employee. Police are investigating.
- At 1:45 p.m., the Police Department received a call concerning a vandalized motor vehicle on Massachusetts Avenue.
- At 3:49 p.m., a Dow Avenue resident reported \$2,100 and jewelry were taken from a residence.
- At 6:39 p.m., police responded to Mystic Street regarding a stolen pocket-book from a motor vehicle.

Wednesday, July 9

- At 12:19 p.m., police responded to a call regarding three youths stealing car emblems on Magnolia Street. Officers transported the youngsters to their homes and spoke to their parents.

Tuesday, July 8

- At 5:05 p.m., police arrested William J. Zeoli, 37, 201 West Springfield St., Apt. 3, Boston, and charged him with operating a motor vehicle after his license was suspended, a red light violation and a warrant. Officer Douglas Cronin reportedly saw a motor vehicle make a right turn on red at Pleasant Street and Massachusetts Avenue. Cronin pulled over the vehicle and found Zeoli had a suspended license. The officer made the arrest.
- At 10 p.m., police arrested Christopher J. Loder, 20, 1366 Broadway, Apt. 5C, Somerville, and charged him with possessing a Class D substance (marijuana), trespassing in a playground and a default warrant for possessing a Class D substance. Officer David Brown saw a group of youths at Waldo Park. He spoke to them and found one, Loder, had a warrant for his arrest. Loder also allegedly had marijuana on him. Brown made the arrest.
- At 11:10 p.m., police arrested Christopher C. Hunt, 26, 78 Cliff Ave., Lexington, and charged him with operating a motor vehicle while under the influence of alcohol, operating recklessly so as to endanger, operating a motor vehicle without a license, failing to stop for a police officer and speeding. Officer Douglas Cronin was on Massachusetts Avenue near Lockeland Avenue when he allegedly saw two speeding motorcycles. He reportedly clocked one vehicle going 88 mph in a 30 mph zone. The officer followed in pursuit, but Hunt,

• At 7:55 p.m., a Spy Pond Parkway resident called police after discovering jewelry had been taken. There was no forced entry.

• At 9:01 p.m., a Peirce Street resident reported someone ransacked a motor vehicle. There was nothing missing.

• At 11:35 p.m., a Washington Street resident told police a ring had been taken, possibly by workers in her home. Police are investigating.

POLICE LOG

Arrests

who was riding with a passenger, allegedly did not pull over. Cronin followed and Officer Michael Wesley joined in the pursuit, which finally ended on Mount Vernon Street where Hunt reportedly pulled into a driveway. Cronin asked Hunt to perform field sobriety tests, which he failed. Cronin made the arrest.

Wednesday, July 9

- At 6 a.m., police arrested a 15-year-old Arlington boy and charged him with assault and battery. Officer Daniel Kelly made the arrest.
- At 12:40 p.m., police arrested Georgia C. Toussaint, 19, 32 Exeter St., and charged her with domestic assault and battery. Officer Gary Grinnell made the arrest.

Friday, July 11

- At 2:10 p.m., police arrested a 16-year-old Arlington girl and charged her on a warrant. Officer Kristine Powers made the arrest.
- At 10:26 p.m., police arrested a 14-year-old Arlington boy and charged him with domestic assault and battery. Officer Chad Brown made the arrest.
- At 10:55 p.m., police arrested Maureen C. Estabrook, 40, 38 Gardner St., and charged her with assault and battery. Officer Michael Flynn made the arrest.
- At 11:25 p.m., police arrested William A. Flumerfelt, 35, 13 Fairmont Ave. Apt. 2, Cambridge, and charged him with operating a motor vehicle

after his license was suspended, speeding and a default warrant for failing to attend jury duty. Officer Douglas Cronin saw a car on Massachusetts Avenue near Elmhurst Road allegedly traveling 46 mph in a 30 mph zone. Cronin pulled over Flumerfelt and found the man's license was suspended. The officer made the arrest.

Saturday, July 12

- At 2:50 a.m., police arrested Robin Plimpton-Magee, 21, 67 Coolidge Road, and charged him with operating a motor vehicle while under the influence of alcohol and speeding. Officer Richard Pedrini was stationed at Massachusetts Avenue and Marion Road when he allegedly saw a speeding motor vehicle (47 mph in a 30 mph zone). Pedrini stopped the vehicle near Wyman Street. The officer spoke to Plimpton-Magee and found the driver's speech was slurred and his eyes were glassy and bloodshot. Pedrini asked the Coolidge Road resident to perform field sobriety tests, which he failed. The officer made the arrest.
- At 8:20 p.m., police arrested Frank J. Mitrano, 38, 975 Massachusetts Ave., and charged him with assault and battery with a dangerous weapon (knife). Officer Brandon Kindle responded to Massachusetts Avenue regarding a man chasing a woman with a knife. Kindle spoke to a woman who said Mitrano cut her with a kitchen knife in his apartment. Kindle arrested Mitrano.

responded to a call regarding youths throwing water balloons at cars on Summer Street. Police were unable to locate the youngsters.

• At 10:49 p.m., a Mt. Vernon Street resident called police about a broken door window.

Friday, July 11

- At 6:35 p.m., police responded to Margaret Street after a man in his 20s, riding a light-colored bike, made a rude remark.

Saturday, July 12

- At 9:03 p.m., police received a call from a Mill

Street business regarding a stolen wallet from a counter-top.

• At 10:16 p.m., the Police Department received a call concerning youths crashing a wedding reception and taking food and drink at the Whittemore-Robbins House. Police spoke to the youths.

Sunday, July 13

• At 11:14 a.m., a Broadway resident reported her son's bike was stolen. Police found the bike near Wyman Road with its handlebars missing.



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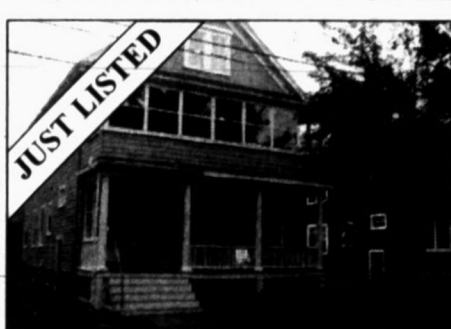
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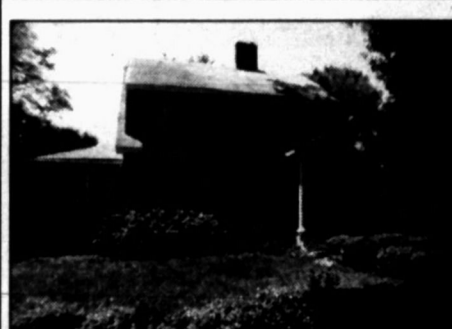
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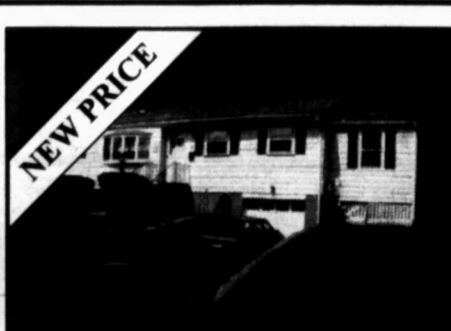
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New rape trial set for Oct. 14

BY LES G. MASTERSON
STAFF WRITER

Two weeks after a jury could not come to a decision on the Majok D. Kachoul rape case, the Middlesex District Attorney's office said it will retry the Arlington man on the charges that resulted in a hung jury.

Emily LaGrassa of the Middlesex District Attorney's office said Wednesday a new trial date is set for Oct. 14.

Kachoul, one of the Sudanese "Lost Boys" was found not guilty on one count of rape July 2 in Cambridge Superior Court, but the jury couldn't come to an agreement on the other two rape charges.

The charges stem from an alleged incident in August 2001 when Kachoul, then 19, reportedly raped a 20-year-old woman who was walking outside his Brattle Street home.

Kachoul's trial began on June 23 and the jury deliberated for four days before returning a not guilty verdict on one count of rape, indecent assault and battery and assault and battery. The jury could not come to an agreement on the other charges, including two counts of rape, one count of indecent assault and battery and one count of assault and battery by means of a dangerous weapon.

ON CAMPUS

Assumption College

The following students from Arlington graduated from Assumption College at the 86th commencement exercises: **Jennifer Bradbury Drake**, **Victor Costa Martins** and **Jill Meredith Vasi**.

The Atrium School

Arlington residents **Will Adams-Keane** and **Micah Ellinger** were in The Atrium School's 2003 graduating class.

Austin Preparatory School

Austin Preparatory named the following students from Arlington to the honor roll for the fourth quarter: distinction

— **Kirsten Labbe**, Grade 6; high honors — **Kerri Alicandro**, Grade 10, and **Brant Labbe**, Grade 8; and honors — **Matthew O'Leary**, Grade 9.

Babson College

Jason J. Upshaw, son of Ms. Sheryl Jackson of Arlington, recently graduated from Babson College with a bachelor's of science degrees in business administration.

Becker College

Kristin M. Hughes of Arlington was recently named to the dean's list for the spring semester at Becker College.

Bryan College

Anita A. Postalijian, a freshman in management, and **Maria J. Francis**, a senior also in management, have been placed on the dean's list at Bryan College for the spring semester.

Drum Corps will rehearse at Spy Pond

On July 31, the world famous Blue Coats Drum Corps from Canton, Ohio, will be stopping during their summer-long tour in Arlington. They will be staying as guests of Arlington Catholic High School and will be rehearsing at Spy Pond Field during the day.

The drum corps will be competing at the Manning Bowl in Lynn at the East Coast Classic sponsored by the Boston Crusaders. The competition features corps from around the country all heading to Orlando for the Drum Corps International Championships, which will be telecast on PBS in August.

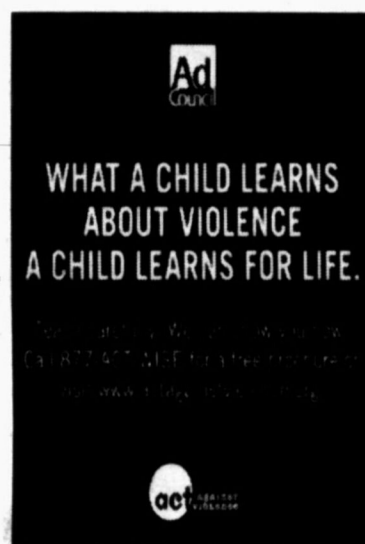
The public is invited to Spy Pond Field to watch today's youth performing at their very best.

VNA Network offers guide

Choosing Hospice, a guide to specialized care for the terminally ill, is available for free from VNA Care Network Hospice, a nonprofit agency that provides physical, emotional and spiritual support for terminally ill patients and their families in eastern and central Massachusetts.

The booklet answers com-

mon questions about hospice and gives a list of resources. To receive a free copy of the guide, call VNA Care Network Hospice at 888-663-3688, ext. 1206 or e-mail kstrogney@vnacarenetwork.org. More information about VNA Care Network Hospice is available at www.vnacarenetwork.org.



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Theosophical Society presents Tibetan music concert July 25

Theosophical Society in Boston will host a Tibetan music concert at 7:30 p.m. Friday, July 25 at the society's center, 21 Maple St., Arlington.

Penpa Tsering, a world class musician, singer, and dancer was born in Chamdo, Kham (eastern Tibet). In the 1970s and '80s, Penpa studied and performed throughout Tibet, traveling with his school's "Tibet Cultural Center" as a performing artist, studying and singing with the nomads of Kham.

In 1969, Tsering undertook an arduous 27-day trek over the Himalayas to Nepal to escape Chinese persecution. He was invited to join the Tibetan Institute of Performing Arts (TIPA) in Dharamsala, India as a teacher and performer.

While in India, he also taught at the Chushi Gangdruk Institute for Performing Arts in Delhi. With TIPA, Tsering toured extensively throughout India, as well as in Japan, Thailand, Nepal, Sikkim, and Finland.

Tsering now resides in the Boston area, where he continues to teach and perform. His voice can frequently be heard on Voice of America.

Tsering has made a number of recordings, both as a solo artist and in connection with TIPA.



Penpa Tsering will present a Tibetan music concert Friday, July 25 at the Theosophical Society in Boston, which is located on Maple St.

In this concert, he will perform on traditional instruments, including strings, flutes, and horns, and will discuss Tibetan philosophy and

religion. Cost is \$12/\$10 for members. For more information, go to www.tsboston.org.

Havern responds to criticism

BY ROBERTO SCALESE
STAFF WRITER

Arlington state Sen. Robert Havern took a shot from Boston scribe and radio personality Howie Carr last week when the Boston Herald columnist accused Havern of loading an early retirement bill with a provision that would double a state employee's pension.

According to Carr, the provision would benefit only one person in the Massachusetts Water Resources Authority — Director of Public Affairs Mike Ralph. According to Carr's column, Ralph would have nearly doubled his pension under the Havern-supported provision.

Havern said Carr's numbers were not correct.

"The numbers he had were made up," said Havern. "It would have cost \$100,000 to

buy into the program."

According to Havern, the legislation would have allowed state employees who one worked for the federal government to add their federal service time to the state's pension system. That much Carr and Havern agree on. The difference, said Havern, is there is a steep buy-in for the plan.

"The buy-in makes it almost unusable because you would have to pay in for so long before you saw any benefits," said Havern.

The senator said the employee taking advantage of the program would have to pay 9 percent salary and cover any interest differences before receiving the enhanced benefits. For example, if the employee worked five years for the feds, he would have to pay in five years worth of interest to the state system, plus 9 percent of

his salary.

"Buying it back would be a fortune," said Havern.

Havern also said Carr pulled the item out of a bill designed specifically to address pension systems. The bill, including the additional measure, was passed by both houses before it was vetoed by the governor. That veto was upheld last week.

"Both branches thought it was a good idea. It's commonsensical. It's been a bill I've taken up the last six or seven years," said Havern. "It said agencies may want to offer it. If they wanted to offer the benefit, they could."

Havern said Carr's barbs, justified or not, are not something new to him or any politician in the state.

"It's just part of the business," said Havern. "(Carr) is interested in the theater of it."

New assistant rabbi at temple

Rabbi Stephanie Alexander, a recent arrival in Arlington, has this month assumed the position of assistant rabbi at Temple Isaiah in Lexington.

She comes to Massachusetts by way of St. Louis, where she was born and raised; Tulane University in New Orleans, where she received her bachelor's degree in psychology with honors in Jewish studies; and the Hebrew

Union College — Jewish Institute of Religion in Cincinnati, Jerusalem, and New York, where in May she received her degree of master's in religious education and her rabbinic ordination.

As a rabbinic student and intern in congregations in Illinois, California, Vermont, North Carolina, and New York, Alexander discovered a passion for family education. From her perspective, family education in the synagogue should involve more than just a series of individual classes; rather, she said, "it is the lens through which one views programming in general. Family education means taking a topic or a cause and explaining how it affects generations of a family individually and how it can strengthen the bonds of a family unit."

Alexander cites the example of a program in which she was involved as a rabbinic intern in New York. Bikur Cholim activities — tending to the ill — tried to take into account how the family as a unit responds to illness, rather than viewing adult, child, and other individual responses separately. In addition, a program was developed whereby whole families would pay visits to the ill.

Alexander looks forward to

expanding the family-oriented approach in her rabbinic role at Temple Isaiah. In fact, she declares she is looking forward to just about everything in her first full-time position as an ordained rabbi — in particular, "working with and learning from Rabbi Howard Jaffe (the senior rabbi) and playing a part in leading such an exciting, creative, and learned congregation as Temple Isaiah."

A home in Arlington was a clear choice for Alexander and her husband, Rabbi Aaron Sherman.

"It's a great blend of urban and suburban," she said. "We just love that we can walk to so many places and that we have access to public transportation. Plus the energy level is just wonderful."

Alexander is far from Arlington's only tie to Temple Isaiah. Pediatrician Robert Meyer, president of the congregation, is one of the many Arlington congregants and Judi Bohn will be hosting a Meet the New Rabbi reception in her Arlington home at 38 Academy St. on Saturday, July 26 from 4 to 6 p.m.

Temple Isaiah is a Reform Jewish congregation located at 55 Lincoln St., Lexington. For information, call the temple at 781 862-7160.

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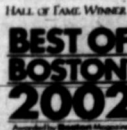
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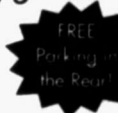
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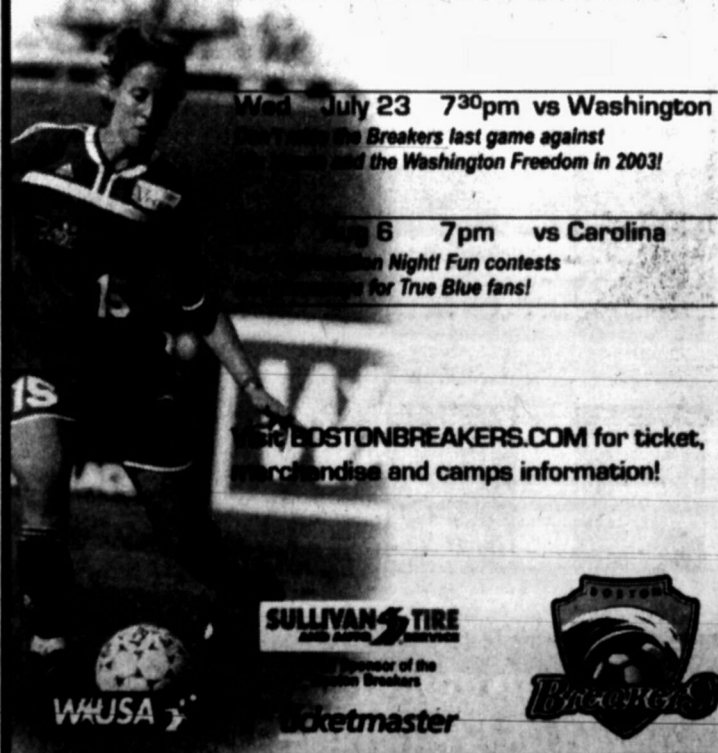
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Zaganjori part of winning team

Resident working for Patriots

BY KRISTINE MCCAFFREY
SPECIAL TO THE ADVOCATE

Imagine getting to work with a professional sports team you have grown up watching as a fan. Bashkim Zaganjori, an Arlington resident and Arlington High School Class of 2000 graduate, has gotten the opportunity to do just that.

Zaganjori, a Northeastern University athletic training student, has been working with the New England Patriots as part of his five year co-op program for the university. Zaganjori, who has had prior athletic training experience at Somerville High School, Reading Memorial High School, Lawrence Academy, and Brandeis University, explained working with the Patriots has been a learning and enjoyable experience.

"It is one of the few jobs that I have had that I love getting up for in the morning," said Zaganjori, who got the job by persistently e-mailing the head athletic trainer once a week for two months. "I don't care about getting up real early and driving forty minutes away."

Zaganjori's responsibilities with the team include setting up the indoor practice facility, covering the running and agility drills along with a certified athletic trainer, stretching the players, assisting one of the four certified trainers with injuries, and helping the players with their personal rehabilitation program.

"I go through the program with the athlete and then monitor it to make sure they are doing it correctly," he said.

Zaganjori also got the opportunity to work with the Patriots' rookie and passing camps.

"During these camps, I

worked from 6 a.m. to 6 p.m. and I saw how practices were run from the sideline during the entire practice," he said.

Zaganjori explained he has always wanted to work with a professional team not just because he is a huge football fan, but for the opportunity to be able to work with top-of-the-line rehabilitation equipment.

"Most schools and places do not have the budget for the equipment and supplies that they want, but the Patriots, they can spend as much as they want," he said.

Zaganjori added "seeing how the training room is run at a professional level is a great experience" and the players have been nothing but down to earth and friendly with him.

"They used to call me 'new guy' at first, but now they are more comfortable with me and call me by my name," said the Arlingtonian.

Zaganjori relayed the story of how he even ate lunch with one of his favorite players.

"I was eating lunch by myself and one the players sat down next to me and talked to me for about a half an hour. So here I am in front of one of my favorite players and he just nonchalantly sits next to me and starts asking about my family, school and just about everything," he said.

Zaganjori, who is planning on graduating from Northeastern University in 2005, is hoping to work with the Patriots for his last co-op next summer and fall.

"That would be an awesome experience because I would work the whole training camp throughout the entire season, which would include working during all of the games, both home and away," he said.

LETTERS

Speak out on local issues that are important to you. Write to the editor.

Financial Strategies

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Raymond Brearey
President



AVOIDING A PENALTY

Employees who withdraw funds from a 401(k) plan prior to age 59½ are subject to a 10% penalty unless they can point to certain circumstances that allow for the penalty to be overridden. The first of these exceptions is a disability that must be sufficiently severe to prevent the 401(k) contributor from working for the foreseeable future. Another exception involves withdrawing the funds for medical expenses that are not covered by medical insurance (or other reimbursement programs) and that exceed 7.5% of the employee's adjusted gross income. Employees may also withdraw 401(k) funds prematurely if they are at least 55 years old in the year they leave their jobs.

Few people have the time or resources to remain up to date with regulations that apply to retirement plans such as a 401(k)s. However, what you don't know can compromise your long-term financial security. At **CAMBRIDGE APPLETON TRUST**, an investment and trust team is always in close contact to review changing circumstances and to monitor the structure and performance of your portfolio. We manage portfolios beginning at \$200,000 on up to multi-million dollar investments. To arrange a consultation, contact us at 617-441-4250. We can arrange to meet at a location convenient to you.

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HINT: You also qualify for the penalty-free 401(k) withdrawal if you are 54 when you are laid off but will turn 55 in the same calendar year.

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Prescription Advantage enrollment scheduled

Gov. Mitt Romney recently signed and released the fiscal year 2004 budget.

Seniors were delighted to find the governor and state Legislature refunded the Prescription Advantage plan for \$96.3 million. The plan will be open to new enrollees who are initially eligible (just turning 65 or newly qualified) and those who are already 65 years or older.

The open enrollment will start Aug. 1 and will end Sept. 15. New applications will be available at the end of July, but individuals who are interested in applying may use the old applications with the caveat that some information on the application will not apply.

For example, members in the category one (the lowest income) will have lower

co-payments and no quarterly deductible. The revised out-of-pocket spending limit will be \$2,000 for an individual or 10 percent of household income whichever is less. The new rates will be effective Oct. 1.

New members will find their plans will be effective the first of the next month that their applications are fully processed by the Prescription Advantage Plan. For more information or an application, call the plan at 1-800-AGE-INFO. You may also download the application at the end of July at www.800atteinfo.com. For assistance with the application call Cindy Phillips, director of Minuteman Senior Services' SHINE Program at 781-272-7177 or 978-263-8720.

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ARTS

Tickets donated to area groups

The Swan Stage Company, a new independent theatre company, plans to release 1,000 complimentary tickets to area charitable organizations for its debut production of *Othello*, opening in August at the Regent Theatre in Arlington.

The Swan Stage Company is dedicated to presenting the greater Boston area with challenging quality theatre in diverse environments and educational outreach to all people within the local region and beyond. In this spirit, they are donating 1,000 tickets to nonprofit organizations that serve communities who lack economic access to the arts.

Tickets are available to organizations on a first-come, first-served basis. To request tickets,

please send an e-mail to Tammy Raabe Rao, PR director, with the following information:

- Name and address of organization
- Contact name, with email and phone
- Organization's mission
- Number of tickets requested
- First and second choice of dates

Organizations will be contacted via e-mail or phone, and given a redemption certificate with instructions on how to claim their tickets.

Othello runs from Aug. 14-24 at the Regent Theatre in Arlington, Thursday through Sunday, at 8 p.m. (7 p.m. on Sundays).

For more information, visit the Swan Stage Company's Web site at www.swanstage.com.

Applications available for summer programs

Registrations are now being accepted for the Arlington Center for the Arts' 2003 Summer Vacation Arts Programs for children ages 5-12.

In any given week, students explore painting media, clay, drawing tools, printmaking, and mixed media. Themes focus on educational and fun topics emphasizing art-making as well as history, culture, science, and crafts.

The goal the Summer Arts Program is to inspire creative thinking, encourage exploration and problem solving skills. All programs are full-day (8:45 a.m. to 3:30 p.m.); extended care is available from 8-8:45 a.m. and 3:30 to 6 p.m.

The remaining programs are:

- The Rainforest
July 21-25: Explore the art, animals,

environment, and stories of the Rainforest.

- Musically Inspired
July 28-Aug. 1: Make posters, CD covers, instruments, and much more.

- Wonders of the Sea
Aug. 4-8: Art, marine and sea animals environmental awareness.

- In the Mirror
Aug. 11-15: Look in the mirror — what do you see and want to be?

- China
Aug. 18-22: Learn about China's rich artistic and cultural heritage.

- Flights of Fancy

Aug. 25-29: Be inspired by artists, animals, and things that are not confined to gravity.

Drama programs

In the center's drama program, students learn the arts of improvisation, performance, stagecraft, and more.

Young actors learn to develop their interests and abilities in a supportive and focused group. This culminates in a wonderful evening performance for family and friends.

There will be two drama sessions: July 28-Aug. 8 for ages 8.5-12 and Aug. 11-22 for ages 7-8.5.

For complete Summer Arts Program registration information, visit www.acarts.org or call 781-648-6220.

The Middlesex Beat seeks artists

Editor and Publisher Doreen Manning announced a call to artists for The Middlesex Beat's Third Annual Open Studios event scheduled for Saturday, Oct. 25 and Sunday, Oct. 26 from noon to 5 p.m. Last year, more than 160 artists in 26 communities throughout Middlesex County participated.

The Middlesex Beat, now celebrating its fourth year in publication, is an independent, free monthly arts and entertainment magazine, distributed at more than 250 locations in 43 towns and cities throughout the county. During this regional event, artists open their studios to display their artwork to the public. Visitors can enjoy a free, behind the scenes chance to explore the art and artists of Middlesex County.

"For me, each issue of The

Middlesex Beat confirms what a vital and energizing arts community we have right here in Middlesex County," said Manning. "The magazine's goal is to bring the entire county together once a year for an art-filled weekend road trip that celebrates local arts."

The Beat is now accepting artist registrations. For a fee of \$35, all registered Open Studios artists will be profiled in the magazine's October issue as well as on The Middlesex Beat's revamped Web site. In the fall, artists will receive an Open Studios kit, while The Beat's public relations team will publicize the event in the local media.

Manning explained that visual artists of every medium are welcome to participate. Last year, in addition to artists who opened their studios to

the public, a number of artists came together on their own to share studio space or exhibit in alternate venues.

"I exhibited at Shirley Old Town Hall," said artist Allan Hiltz. "It was an excellent opportunity for artists to get their work in front of the public as well as to get to know other artists."

Last year, Lowell's artists joined forces and produced their own Open Studios map, which directed the public to the 19 locations where they could view art in the city.

To register, or for more information on The Middlesex Beat's Third Annual Artist Open Studios event, visit www.middlesexbeat.com or pick up a copy of the magazine's June issue.

The deadline for artist registration is Saturday, July 5.

ACA artists on display at Gibbs Gallery

The Arlington Center for the Arts is hosting "From Our Studios: Work from the Artist Tenants at the Arlington Center for the Arts" until Aug. 1 in the Gibbs Gallery.

When the Arlington Center

for the Arts was formed 15 years ago, one of the major goals of the founders was to "provide studio space and resources for artists working in all media," which remains an important part of its mission.

The 15 artist tenants who currently rent space at the

Arlington Center for the Arts are professionals who represent all aspects of the arts: visual, performing, and literary.

The presence of ACA studio artists is a vital part of the creative energy of the Arts Center.

Art show next week

Germaine Lawrence Incorporated will host its third annual Art Show and Auction at the Germaine Lawrence gymnasium, 18 Claremont Ave. in Arlington, on Thursday, July 24 from 6-8 p.m. This event is free to the public.

The art show and auction will highlight the art collection of Germaine Lawrence students. This event will display the talent and artistry of more than 50 students through different pieces ranging from mosaic mirrors to furniture.

Half of the proceeds from the sale will support the Germaine Lawrence Art Program, and the other half will go directly to the student artists.

The art program also has a wish list for supplies. The program is in need of canvas boards, stained glass scraps, sculpting clay, pillow stuffing, Weldbond glue, acrylic paint, fake flowers, plaster bandage, wooden boxes, and blank greeting cards. Donations can be brought to the art show or to the main school building.

Germaine Lawrence, Inc. located in Arlington, is New England's leading residential treatment facility dedicated to serving adolescent girls at risk, ages 11-18. For more information call 781-648-6200.

Open Studios planned

The fourth annual Arlington Open Studios, a town-wide event featuring Arlington visual artists, will be held Saturday and Sunday, Oct. 18 and 19, from noon to 5 p.m. More than 45 artists participated last year and the event attracted more than 300 visitors.

The Arlington Center for the Arts invites all Arlington artists working in any medium to participate in this year's Open Studios event.

Artists are encouraged to open up their homes or studios. Alternatively, artists may participate by showing work in a group show (there are a limited number of group venues).

Please visit www.acarts.org or call Pam at 781-648-6220 for more information or to request a registration form.

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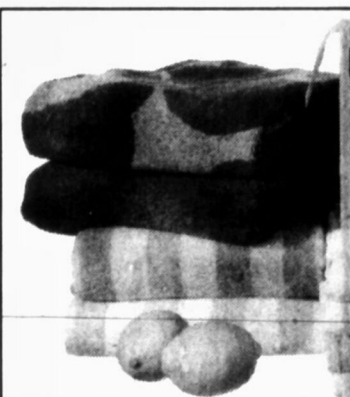


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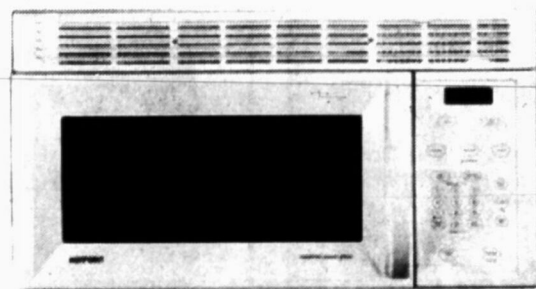
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ROBBINS LIBRARY NEWS

'Songs of the Sea' scheduled today

Boston folksinger and storyteller Ben Tousley will open the Robbins Library Summer Concert Series on the Green on Thursday, July 17 at 6 p.m. The rain date is on Tuesday, July 22.

enjoy the music. The concerts are sponsored by the Russell Trust Fund. All programs are free and open to the public.

Robbins Library wins PR awards

The Robbins Library has won two public relations

ing the newsletter, annual report and the Web site.

The library's quarterly newsletter won an honorable mention. The Robbins Library staff writes and designs the



ROBBINS LIBRARY

newsletter with printing financed by trust funds and the Friends of the Robbins Library. The newsletter contains information on new and existing services, on special programs for children and adults and on the Friends of the Library. This is the second time the library has received recognition from the Massachusetts Library Association for the newsletter.

Clay-sculpting program set

On Tuesday, July 22 at 10 a.m., Anne McCrae of Clay Works will conduct her clay-sculpting program "Ocean" for children ages 6 to 12 at the Robbins Library Community Room, 700 Massachusetts Ave. Space is limited to 25. First come, first served.

Clay Works is based on the belief that storytelling and art making are common and valuable parts of humanity. Through observation, listening, rhyme, repetition, gestures, and humor to learn sculpting skills, the students will apply these skills when sculpting a terra cotta figure of their own to take home.

All programs are free and open to the public. The program is sponsored by the Russell Trust Fund.

For more information, call the Children's Library Reference Desk at 781-316-3198.

Performance set on July 24

What do you do with your garbage? Have you thought of creative ways to reuse your trash and recycle? What do you do with a trash bag so full you can't fit it into the garbage can

— or a town landfill that's overflowing and polluting water supplies?

Jack Golden, the infamous "Dr. T.," will keep you captivated with his award winning performance, "Garbage is My Bag," a fast paced blend of comedy, mime, and song.

Since 1989, "Garbage Is My Bag" has been helping hundreds of thousands of children around the country explore serious issues about our environment.

The performance will be on Thursday, July 24 at 10:30 a.m. at the Veterans Memorial Sports Center, 422 Summer St., Arlington. The show will explore serious issues about our wasteful habits in the hilarious context of a professionally staged variety show.

"Garbage Is My Bag" is being sponsored by the Russell Trust Fund. Visit the Robbins Library Web site at <http://www.robbslibrary.com>.

Fox performs in summer series

A favorite of the Summer Concert Series on the Green at Robbins Library will be singer-songwriter Margot Fox. This second of five concerts will be on Thursday, July 24 at 6 p.m. on the Robbins House Green, 700 Massachusetts Ave. A rain date is scheduled for Tuesday, July 29.

Fox performs original songs, as well as, family favorites from her childhood. There will be something for everyone to enjoy with lots of audience participation — as families sing-along and dance.

She has played at local area venues such as Club Passim, The Nameless Coffeehouse, Casual Cup, The Bookcellar, and Toads (formerly Christopher's). Today, Fox mostly performs for children and family concerts.

The Summer Concert Series is sponsored by the Russell Trust Fund. Visit the Robbins Library Web site at www.robbslibrary.com.

Read, dine this summer

The Robbins Library continues its Adult Summer Reading Club for adults 18 years of age and older. The goal of the program is to read or listen to four books by the end of the summer.

The Friends of the Library is sponsoring four raffles to be drawn after Labor Day for

\$15 gift certificates to local restaurants. For each book that you read/listen to you may enter your name in the raffle. The more you read the greater your chance to win a gift certificate.

The theme of the adult, children's and young adult summer reading clubs is "Sea Read." The staff hopes to have participants sail home with delightful titles throughout the summer. Here's your chance to broaden your horizons and read that title you've had on your list or just kick back and settle in with some old favorites.

There will also be an opportunity to submit book reviews. Forms will be available at the public service desks (which is optional). Anyone can join the program without participating in the reviewing.

Program registration is at the Reference Desk at the Robbins Library and at the Fox Library.

For more information on any of the libraries' programs, go to www.robbslibrary.com.



Ben Tousley

Tousley's "Songs of the Sea" performance of traditional and original songs, as well as stories in the spirit of summer, will be lively, participatory program for the entire family.

Tousley's Community Music Program has been enjoyed by thousands of children in schools, libraries, and community centers around New England for the past 19 years. Tousley has recorded five albums of original songs, including a children's cassette "Lookin' for a Rainbow," and a new CD entitled "Open the Gates." The 1989 recipient of the Boston Beyond War Award has appeared at the JFK Library, Boston Children's Museum, First Night Boston, and many other festivals.

The concerts are free and for the entire family. Come with your picnic basket and

awards from the Massachusetts Library Association for efforts during 2001 and 2002.

The library's new logo, which was unveiled in spring of 2001, won second place. The Board of Trustees decided with a renovated building it was time to replace the previous logo of an open book, which had been used for more than 25 years. The board employed the design services of Arlington resident Karen E. Roehr.

It seemed appropriate to use the library's interior arches and windows as a basis for the logo to reflect the town's pride in the building's architecture. The logo also symbolizes the library's role as a window to the world of knowledge. The logo is used on stationery and business cards and on all public relations materials, includ-

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Business

Positive checkup for Games For All Reasons

Dr. Toy praises company

BY KRISTINE MCCAFFREY
SPECIAL TO THE ADVOCATE

Did you know there is a board game company based right here in Arlington? Games For All Reasons, LLC, founded in 1996, has five games on the market for ages ranging from pre-school to 12 years old and up.

President Joan C. Moravick, whose company is based out of her home on Grove Street, always enjoyed creating games for her seven nieces and nephews as they were growing up.

"I have always been interested in games," said Moravick, who explained she grew up a game show fanatic. "I loved watching game shows growing up. My favorite is The Price Is Right. My brothers and sisters used to look at me strangely when I would keep a file box of all the prices, so I could play along at home and win the showcase showdown at the end of the show."

"I decided to take the game Finish Lines that I had created from a start to finish and put it into production to see what that process was all about," said Moravick.

Moravick's game took off and now she is coming up with ideas each year for new games.

"I like to take in information any way I can. I love information overload. I will channel surf and take in information that I can use as a concept for a game. It is quite a creative process," she said.

Moravick, who also works for the investment firm Jefferies and Company in Boston, has set a goal of releasing one new game a year. Moravick runs her company with the help of her brother, David, who resides in Maine, as her financial advisor.

"The process is a little more forced than it used to be," said Moravick, whose products have received several accolades and awards from national consumer and industry groups such as Toy Tip's Parents' Choice, Mensa-the high IQ society, and The Chicago Tribune.

The company's newest award comes from Dr. Stevane Auerbach, a.k.a. Dr. Toy, for the game Red-Handed, which retails for



Joan C. Moravick with two of the games produced by her company, Games For All Reasons, LLC, which was founded in 1996 and is based on Grove Street.

\$29.95. Red-Handed was named "Best Vacation Product" by Dr. Toy, which is a program sponsored by the nonprofit Institute for Childhood Resources, based in San Francisco.

It was named "Best Vacation Product" because it stands the test of repeated play, has the ability to hold one's attention and provides educational value. Red-Handed is the fourth product from Games For All Reasons, to receive the Dr. Toy award.

Other games by Moravick include Giggglepants, a preschoolers' game, Finish Lines, the company's first game, Paired Up, a card game for older children, and Paired Up Junior, a variation of the same game for younger children.

All of Games For All Reasons, LLC, games are sold nationwide at specialty retailers such as Wizards of the Coast, Go, The Game Store, and Games People Play. The games can also be found and ordered through ToysRUs.com or the Games For All Reasons company Web site www.game-board.com or by calling 781-648-2029.

Concert series begins tonight

Tonight, the Arlington Chamber of Commerce kicks off a five-concert series, made possible with the help of with major sponsors Citizens Bank, The Arlington Advocate and Community Newspaper Company.

In addition, the chamber received generous support from Bombay Classic Indian Cuisine, BOWES Pennell & Thompson GMAC Real Estate and The Regent Theatre. Join us Thursday evenings from July 17-Aug. 14 between 7 and 9 p.m.

Produced by Peter Gold and Linda Scharf of Firefly at Night Productions, the series launches a chamber initiative called "Arlington at Night," showcasing the great entertainment available right here in town along with all of the fabulous places to stop for a bite to eat before or after a show.

On any given night, you'll be able to buy picnic food from chamber members Bombay Classic Indian Cuisine, Brigham's, Flora or Paris Gourmet. The Dallin Museum will also be open for tours on concert evenings.

The summer concert schedule is a click away at the Chamber's Web site, www.arlingtonchamberofcommerce.org.

In case of rain, you can check the Web site after 2 p.m. to find out if the concert is moving to the Regent Theatre on nights that the theatre is available — or being cancelled on the nights when the theatre is in use. You can also call the chamber at 781-643-4600 after 2 to get the same information.

So many people work hard to make Arlington a special place in which to live, work or attend school. That's why the chamber is designating three concerts "Town Appreciation Nights" as our way of thanking them for their all-year-long efforts. Mark your calendars.

July 17 Jump City Band
Elected Town Officials Appreciation Night

July 24 The Pearl (formerly Paved Country)
Citizens Bank Night

July 31 di bostoner klezmer

Police and Fire Departments Appreciation Night

Aug. 7 Chris & Meredith Thompson
Town Employees and School Employees Appreciation Night

Aug. 14 Troupe Baden'ya, Dance and Drum from Mali, West Africa



Chamber of Commerce

MICHELE M. MEAGHER

Community Newspaper Company's Parents & Kids Night

Arlington Center Revitalization Project

Thanks to recently retired Planning and Community Development Director Alan McClennen, Arlington has been very successful in securing community development block grant (CDBG) funds for Arlington development projects, such as the revitalization of Arlington Heights.

New Department of Planning and Community Development Director Kevin J. O'Brien is continuing the tradition.

Last week I met with Kevin, Town Planner Joey Glushko and McClennen (now a consultant) to discuss the newest CDBG project, the revitalization of Arlington Center along Massachusetts Avenue from Water Street to Franklin Street. This multi-year project is in its earliest stages.

With the help of Vanasse Hangen Brustlin, Inc. (VHB) — the consulting firm that oversaw the Arlington Heights project — the town has conducted a needs assessment to determine what requires replacement or repair, such as the handicapped curb ramps and pedestrian lights.

At the meeting, VHB's Steve Derdarian listed by priority those elements that need to be addressed over the next several years.

The DPCD is seeking the same kind of business community involvement in the Center as there was during the Heights project. To foster that dialogue, the chamber will host a meeting after Town Day for businesses and organizations to meet with the Planning Department and VHB.

Business owners will get to see preliminary drawings and to offer their input. Invitations will be mailed in mid-August.

Fall Seminar Series — Tell us what you think

In the fall, the chamber will launch a series of breakfast workshops. The seminars will be aimed at small business owners, many of whom work from home. Here is a list of suggested topics.

Let us know if you think we are on target by dropping me a line at mmeagher@arlingtonchamberofcommerce.org.

Growing Your Business Chamber Round Table: Join Chamber members in business from two years to two decades to hear — and to share — business success stories and insights gleaned from experience.

Performance Indicators Workshop: Learn what kinds of customer information it is critical to capture in order to successfully build your business.

Managing Your Customer Information Workshop: Learn what to do with the customer information you gather and see demos of ACT! and Access, two contact management databases.

Using Your Computer for Accounting Workshop: Discuss the pros and cons of making the transition from paper to software for managing your business bookkeeping with a demonstration of QuickBooks.

Save the date

The chamber is already at work planning this year's Awards Banquet to be held Tuesday, Nov. 18, at the Sons of Italy club. Look here for more information next month.

And the answer is...

Every week, someone asks the chamber a question that sends the teacher in me looking for the answer — it has proven to be a great way for me to meet town employees.

What tree shades the middle of the Jefferson Cutter House lawn next to the railroad tracks? Toting a tree book in hand, Bill Jones of the town's Natural Resources Department stopped by with the answer. It's an Alianthus.

Nicknamed "the dump palm" since it can grow anywhere under any conditions it's the one found in the novel, "A Tree Grows in Brooklyn," according to Bill.

Come see the tree for yourself one fine Thursday evening this summer.

Michèle M. Meagher is executive director at the Arlington Chamber of Commerce. Send your comments to Michèle M. Meagher, Arlington Chamber of Commerce, One Whittemore Park, Arlington, MA 02474. Chamber members, e-mail your news to info@arlingtonchamberofcommerce.org.

Resident starts Mini Moves & more

Have you ever found yourself in need of an extra set of hands to lift a heavy box, move a piece of furniture, or pack up personal items for storage? Could you use someone to re-arrange your furniture or re-locate your apartment?

There is a solution — call Mini Moves & more, an Arlington-based "small moves" company recently opened by owner Greg Pavao.

Pavao's move experience comes as a result of having worked part-time for the past five years for a local moving company during his high school and college years. He developed Mini Moves & more under the guidance of his mother, Suzanne Pavao, owner and president of Handy Hammer, Inc. in Arlington.

Pavao discovered, while manning the phone in his mother's office, that there is a market for heavy lifting, furniture moving, and small re-locations that typically are not addressed by larger moving companies. No job is too small — he will move one piece or up to three or four rooms.

In addition to heavy lifting and moving, Mini Moves & more offers boxing for storage, furniture and/or appliance deliveries, air conditioner installation, and other related moving services. Mini Moves & more is friendly, experienced, professional, and fully insured.

Call Greg at 781-646-9000.

Submitted by Mini Moves & more.

Reading Asphalt

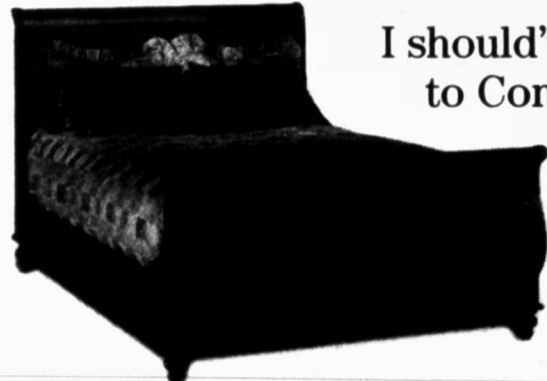
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FROM WHOM DO YOU COLLECT?

In cases where there is more than one party responsible for an accident, the law in most states provides that either one is responsible for compensating the injured party for damages. The law does not allow the plaintiff to collect the full amount from both. The plaintiff does have the advantage of making his or her claim against the insured party in the event that one liable party is insured and the other is not. In the event that both liable parties are insured, the plaintiff need only settle his or her claim with one insurance company. Thus, initially, the plaintiff should notify each party thought to be responsible that he or she may be filing a claim for damages.

There is a process and a structure to every legal action. If you have been injured, speak to a legal professional to find out how to pursue collection for damages. We are here to assist you in resolving your issue while keeping you informed and abreast of all proceedings. We conduct a general civil practice, concentrating in the areas of personal injury, business law, real estate, wills/trusts & estates, probate, family/divorce law, workers' compensation, bankruptcy, and civil litigation in both the State and Federal courts. We're conveniently located in Arlington Center.

A claim for damages filed against a party without insurance or personal resources may not be worth pursuing.

REAL ESTATE TODAY

by Robert Bowes, CRB, CRS

REALITY CHECK

Few real estate professionals would argue that price is the single most important factor when selling a home. Thus, sellers are advised to take a look at the competition before putting a price on their residences. With this in mind, sellers should check out the properties in their immediate areas that are listed at the price they expect to ask. They should then compare such factors as the square footage, number of bathrooms and bedrooms, and lot size with their own, followed by a comparison of such amenities as decks, fireplaces, and extra garage space. All these factors must be in line with a seller's property if the seller's price expectations are to be met.

In an attempt to save paying a sales agent a commission, some people try to market their homes themselves. FSBOs (For Sale By Owner) are often inaccurately priced, just as often too low as overly optimistically high. Helping you find the asking price that will maximize your profit while minimizing the selling time on the market is one of a real estate professional's vital skills. For experienced help buying or selling a home, call BOWES/PENNELL & THOMPSON GMAC REAL ESTATE at (781) 648-3500. We are located at 1010 Massachusetts Avenue, Arlington.

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Fun atmosphere pays off for Medford Co-operative Bank

BY MICHAEL HARTIGAN
CORRESPONDENT

The Medford Co-operative Bank is a great place to work. At least that's what employees told the Boston Business Journal, earning the company a spot on the newspaper's "Top 50 Best Places to Work in Massachusetts."

Ranked 48, the bank was established in 1886 and offers customers everything from commercial lending to residential mortgages. The seven branches extend from Medford to Arlington, Lexington, Bedford and soon Malden.

The BBJ composed its list from thousands of companies across the state. Cards inviting people to fill out a questionnaire on the BBJ Web site were sent out across Massachusetts to companies gathered from a database.

The BBJ also advertised the questionnaire in its publications so the opportunity to participate would be given to more companies. About 145 organizations, ranging from construction companies to health insurance agencies, responded to the invitation.

The evaluation process consisted of two steps. The management completed an initial questionnaire that focused on benefits and rated aspects like employee training, health insurance and retirement plans. Other perks associ-

ated with the company, such as parking availability or child care, were also taken into consideration.

The BBJ placed point values on all of the answers, ranking some benefits higher than others while also noticing aspects like layoffs and turnovers.

The second step toward compiling the list was a questionnaire consisting of open-ended questions assessing levels of worker pride, employer encouragement and support, and recognition of achievement, which were completed by 10 or more employees. Other questions addressed compensation and coworker relationships as well as the employee's most and least favorite aspects of their company.

With the data collected, the BBJ was able to analyze the values an employee finds important. "What mattered wasn't so much the quality of the benefits but the quality of the management," said Boston Business Journal Editor George Donnelly.

There existed a greater focus on what the company could do outside the office for the community and for the employees rather than day-to-day protocol. In the open-ended question, most employees said they valued flexibility and a management team involved with them.

What does the Co-op offer?

How does the Medford Co-operative Bank fit into the BBJ's list? Benefits received by employees of the bank include a stock ownership plan and a substantial vacation plan.

Much of what Medford Co-op focuses on is education, shown by its payment for an employee to get his or her associates degree with the New England College of Finance. The bank also financially supports employees seeking bachelor's or master's degrees.

The bank reserves an "old fashion" pension plan into which the bank alone contributes.

As Donnelly and the BBJ discovered, benefits alone do not make a company deserving of recognition.

"I wanted to have a grass roots basis," said Medford Co-operative President Ralph W. Dunham.

Since his arrival at the bank in 1988, Dunham sought to establish a more personal relationship with his employees and a lighter atmosphere while still maintaining professional excellence. For example, casual Fridays will soon be extended to casual summers.

"Ralph knows just about everyone's name, and makes it a point to say 'hi' or chat when

he sees an employee," said Director of Marketing Callie Huff.

Dunham said he wanted to "help the bank's culture evolve." Regular breakfasts with the president allow every employee a chance to interact with management. Dunham explained he does not want the "CEO on a high and mighty pedestal."

Dunham's dedication to his employees resulted in the creation of the Power of Change Committee. Bank employees from all branches are allowed to try out for a spot on this non-management committee, which began as a means to organize quarterly meetings, but has since evolved.

The Power of Change Committee takes comments, suggestions and complaints from bank employees and discusses ways to incorporate them from an employee perspective. The committee also organizes activities and contests, such as Duck Tours in Boston, Red Sox games and is now in the process of planning a miniature golf tournament.

The bank also encourages community service.

"Employees are encouraged to volunteer during bank hours in our communities," said Huff.

Company an ingredient in 'Pie' program

Coldwell Banker Residential Brokerage, through its charitable arm, Coldwell Banker Cares Inc., has donated \$25,000 to Community Servings, a nonprofit organization that provides free, home-delivered meals for individuals and families ill with AIDS. The donation will make Coldwell Banker Residential Brokerage the title sponsor of Community Servings' annual Pie in The Sky program.

Rick Loughlin, president of Coldwell Banker Residential Brokerage Central and Southern New England, and Alison Godburn, senior vice president of Coldwell Banker Residential Brokerage, presented the funds to David Waters, executive director of Community Servings, during a check presentation ceremony and reception attended by dozens of Coldwell Banker Residential Brokerage associates.

Each year, more than 150 of Boston's best chefs, restaurants, caterers and hotels prepare thousands of apple, pecan, pumpkin and sweet potato pies that are sold for \$20 each to benefit Community Servings as part of Pie in The Sky.

The Arlington Coldwell Banker Residential Brokerage managers and sales associates assist the charity by helping to sell the pies to friends,



David Waters, executive director of Community Servings; Alison Godburn, senior vice president Coldwell Banker Residential Brokerage; and Rick Loughlin, president of Coldwell Banker Residential Brokerage Central and Southern New England, smile after Coldwell Banker donated \$25,000 to the nonprofit, which provides free, home-delivered meals for individuals and families ill with AIDS.

family, neighbors and colleagues throughout eastern Massachusetts. Last year, Coldwell Banker Residential Brokerage raised \$80,000 through pie sales and corporate giving. This year, the goal is to raise \$100,000.

"The Pie in The Sky program is a wonderful way for our sales associates and

employees to reach out to their local community and garner support for this much needed service," said Loughlin. "I am pleased that our Arlington associates have been able to continue to provide support for the program through Coldwell Banker Cares."

"We are so very grateful to

have Coldwell Banker Residential Brokerage as the title sponsor of the Pie in The Sky program," said Waters. "Every year, the enthusiasm and dedication of the sales associates, managers and employees make an incredible difference in the lives of those we support. It is a wonderful partnership."

Brigham's unveils ice cream bars

BY KRISTINE MCCAFFREY
SPECIAL TO THE ADVOCATE

Brigham's Ice Cream, which has been a New England favorite since 1914, has come out with a new treat now sold in locations across New England.

Brigham's introduces an old favorite treat the company surprisingly never offered before. It's the first novelty ice cream bar covered in milk, dark or semi-sweet chocolate.

Arlington-based Brigham's, which is the number one selling ice cream in Boston and the number one ranking frozen food in New England, took more than six months to develop the ice cream bar. Finding the right kind of chocolate was most important.

Brigham's decided the only choice to compliment the vanilla ice cream, flavored with extract imported from Madagascar, would be Bloomer Chocolate (known as the "other Pennsylvania Chocolate") and Wilbur Chocolate.

"With the novelty category growing, we believe that the Brigham's Ice

'With the novelty category growing, we believe that the Brigham's Ice Cream Bar is a product that has no equal.'

DARRLYN LEIKAUSKAS,
BRIGHAM'S DIRECTOR OF
MARKETING

Cream Bar is a product that has no equal," said Darryn Leikauskas, Brigham's director of marketing. "The best-selling vanilla ice cream matched with a creamy chocolate is a dynamic combination. We are confident it will be an instant success with our consumers."

The new Brigham's Ice Cream Bar will be available at all 23 locations in Massachusetts, including the two in Arlington, as well as supermarkets across Massachusetts, Rhode Island, Connecticut, and Maine. It is available in boxes of four three-ounce bars for approximately \$3.49-\$3.99 a box.

Retiring soon? Avoid these mistakes

I worked for many years at AARP and then in an investment company that specialized in serving retirees. Over time, I saw a pattern of common errors made by older investors.

This month, we'll look at errors made by those contemplating retirement. Next month, we'll hit those made by retirees. Feel free to drop me a line if you're retired and have contributions to next month's column.

Retiring too early

Some people retire too early and live long enough to regret it.

These days, a 50-year-old can easily live another 30 years, exhausting their nest egg along the way. Even if there is enough money to carry you through, how are you going to make all those years fulfilling? If you don't have a clear idea of what you will do after the first two years of retirement, consider staying on the job in a reduced role, or starting a business of your own.

Not estimating your life expectancy

Who wants to project their own date of death? Yet, without an educated guess, you can't calculate whether or not you'll outlive your investments.

Most financial planners use 90 or older to make retirement projections for their clients. The government says that if you live to age 65, you have a 50-50 chance of living another 17 years. Yet surveys show that many people believe they will live less than 10 years in retirement.

Believing Medicare covers nursing home costs

Odds are you will need long-term care at some point during your life. Yes, it is expensive, but necessary when you become too ill for family members to handle. Yet many believe that Medicare will pay these costs. Not so.

Medicare fully pays for only the first 20 days and part of the next 80 days. After that, you are on your own, unless you become eligible for Medicaid, the state's health insurance program for low-income individuals. Long-term care insurance is very expensive if you wait until your 70s to purchase it, so look into it now if you are in your 40s or 50s while the premiums are more affordable.

Taking Social Security benefits at age 62

You have the option to begin taking Social



Columnist

JIM THOMPSON

If you don't have a clear idea of what you will do after the first two years of retirement, consider staying on the job in a reduced role, or starting a business of your own.

Security benefits anytime between the ages of 62 and 70. The longer you delay beginning benefits, the larger your monthly checks will be.

If you opt for Social Security benefits at age 62, your benefits will be reduced permanently by around 25 percent. Worse, if you opt for benefits at age 62, and continue to work and earn more than \$11,520, your benefits will be reduced by \$1 for every \$2 you earn, until you reach your full retirement age — which is 65 or 66 for most of us.

For people who believe they will not live long, beginning benefits at 62 may make sense. For all others, you're better off delaying benefits as long as you can, and taking larger benefit checks.

Not including your spouse or partner in financial decisions

Some feel it is their duty to protect their spouses or partners from the dirty business of personal finance. "I've got it under control" is the refrain. And perhaps you do, until you die and nobody can find critical documents and nobody has the basic skills to make investment, tax, insurance and estate decisions in your absence.

Help the ones you love by starting the hard discussions today.

Jim Thompson is a financial planner who lives in Arlington. He works for H&R Block during tax season and is affiliated with Harbour Financial Group in Boston. He can be reached at 781-648-2476 or jt.boston@verizon.net.

Making your company a survivor

The past several years have been challenging for many companies, some have soared and crashed with the economy, while others have survived. While some economic indicators suggest a recovery is around the corner, others point to slow growth ahead.

Many of us are thinking about what our businesses will look like if the current economy continues for another one or two years.

In today's economy the best may not win — the last one standing will. What factors contribute to the success of a survivor? According to some, it's an unwavering focus on growth.

Thinking about how to grow your business also helps you figure out how to survive. In both instances, you have to determine how to use limited resources to achieve the greatest results in terms of sales and clients.

"When everything seems to be going against you, remember that the airplane takes off against the wind, not with it." — Henry Ford

A study by McKinsey and Company confirmed that companies that commit to business development in down times, come out stronger when the economy rebounds. Today's business leaders know they will not achieve the success they desire tomorrow if they neglect their marketing efforts.

Put another way, if you don't make any noise about why clients should do business with you, eventually someone else will — and grab not only mindshare, but market share.

Businesses that are cutting back on their marketing efforts now are making it easier than ever for you to go after their business. The sooner you set up sites on growing your business — the better.

These are five marketing ini-

tatives you can do right now to jump start your business and achieve forward



My Marketing Manager

LISA MAINI

momentum in 2003:

Focus on client emotions, not logic

A basic tenet of Zig Ziglar, a world famous sales trainer, is "emotions drive buying decisions."

According to Ziglar, people buy on emotion and then justify it with logic. Do your marketing materials appeal to client emotions or logic?

Marketing materials that focus on benefits appeal to client emotions; while marketing materials that focus on features appeal to their logic. Even clients who insist they are buying based on features, do so because it makes them feel good.

Showcase solutions

Businesses with limited staff resources are more dependent than ever on technology to achieve productivity gains and cost efficiencies.

Feature unique or creative client solutions on your Web site, newsletter, bulletin and other marketing materials to showcase your company's talent to the marketplace, reinforce its commitment to the business and perhaps, inspire creative thinking throughout the organization.

Focus on the benefits of the solution from the client's perspective vs. operational issues or product features (remember, "emotions drive buying decisions").

If possible, include a client statement or testimonial that

confirms the benefit was achieved. Create a short, catchy headline that incorporates the benefit to grab the attention of information surfers.

Buck the trend

Gestures of good will and community service are probably not on top of many marketers' to do lists this year. Buck the trend.

Nonprofit support is an excellent way to make business connections, build long-term relationships and get free press. The media is desperate for human interest stories and angles that point to a sign that the future will not be as bleak as today.

Review, Recycle, Renegotiate

Marketing pieces, like a good pair of shoes, can get tired-looking and worn out. Review your marketing collateral and update pieces that no longer communicate your corporate message or identity to the marketplace.

Remember, "you never get a second chance to make a first impression." Updating collateral can be an effective way to add pizzazz to your company and product offerings — and does not have to be expensive.

Approach your vendors for economical solutions or an opportunity to renegotiate your contract. Putting pieces online will help reduce production, distribution and warehousing costs and leverage an important sales channel.

Companies that stick with their core competencies, align themselves with strategic partnerships and outsource anything that does not contribute to their bottom line will be well positioned for an upturn.

Arlington resident Lisa A. Maini is president of myMarketing-Manager, a full service marketing outsourcing firm that specializes in developing both strategic and tactical marketing programs.

The Arlington Advocate

Comment



The Birthplace of "Uncle Sam"
Samuel Wilson

EDITORIAL

PENSPEAK

MARTY RUSKIN

Residents need to stand up to hate

Vandals used other people's property as a canvas to spew their hate Tuesday morning.

The vandals spray-painted the offensive word "nigger," the offensive symbol of the swastika and the derogatory name of police — pigs — during their crime spree.

One of the vehicles targeted was the animal control van, which was parked at the Police Department's animal pound on Grove Street. The vehicle was destroyed with paint on the sides, hood, and windows. If police are unable to remove the paint from the vehicle, the only year-old van will need a paint job — not a pleasant thought given the town's fiscal bind.

Vandals also targeted residents' vehicles on Brattle Drive and a Recreation Department van at the Veterans Memorial Sports Center.

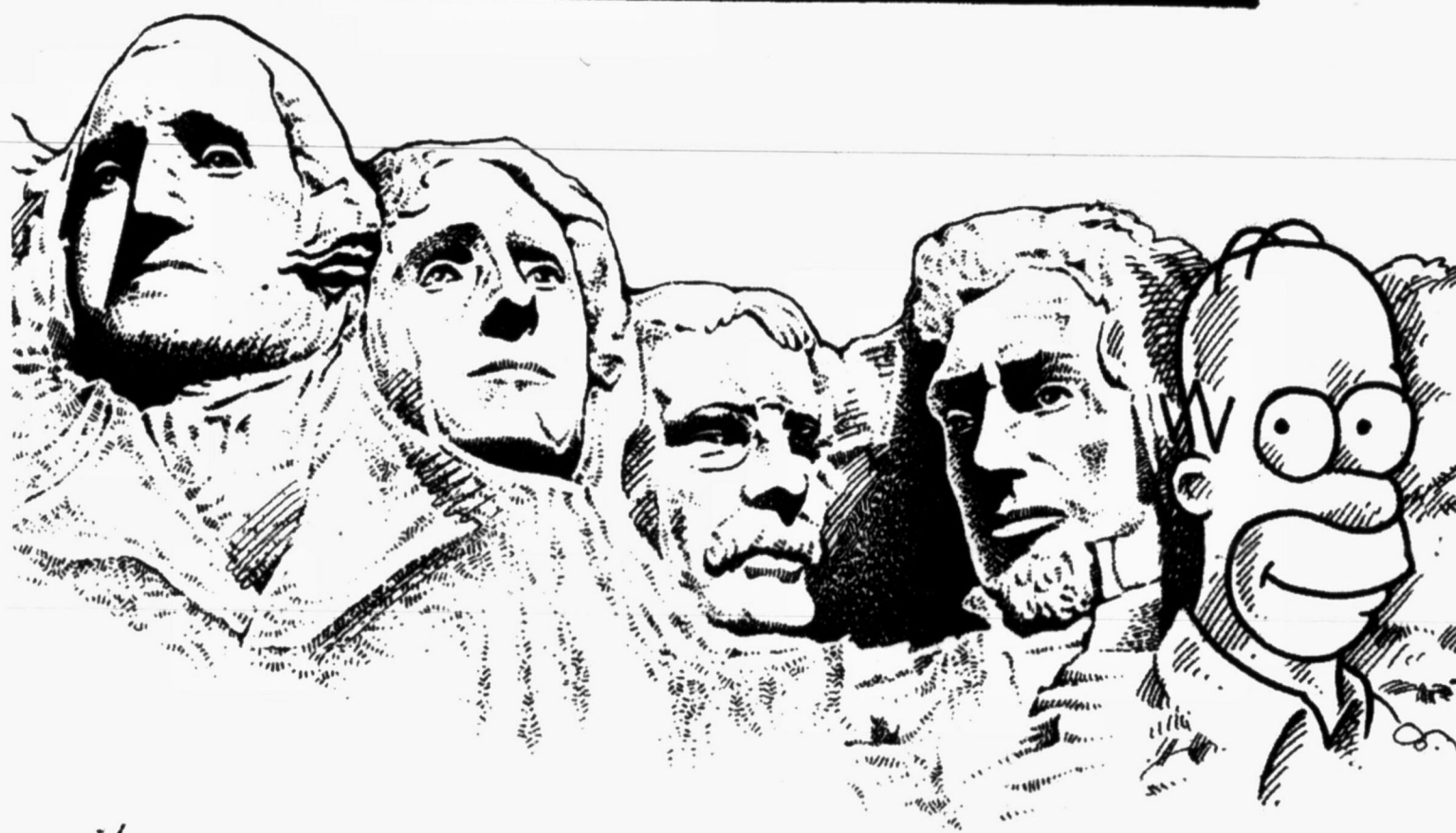
This sickening crime spree did more than cause thousands of dollars of damage — it struck at the heart of the community. When Arlington's finest and the town's black and Jewish residents are targeted, Arlingtonians must rise up and let everyone know this is not accepted.

The town came together nearly two years ago at a vigil after racist leaflets were left on doorsteps. The racists and anti-Semites have been quiet since then, but this recent incident shows Arlington is not immune to hate.

Let's raise our voices again as we did two years ago and speak out against these criminals.

Anyone with information relating to these crimes should call the Arlington Police Department at 781-643-1212.

This sickening crime spree did more than cause thousands of dollars of damage — it struck at the heart of the community.



Ruskin

RESULTS OF A RECENT BBC POLL: NAMING HOMER SIMPSON AS "GREATEST AMERICAN" OVER ABE LINCOLN, JEFFERSON, WASHINGTON, ROOSEVELT AND MANY OTHERS... WOW!

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McClennen leaves mark on town

Maybe we should thank retiring Arlington Planning and Community Development Director Alan McClennen most for what we do not see.

Of course, we thank him for what we do see in Arlington — the Minuteman Bike Trail, solid local shopping and a decent pedestrian environment. For nearly 30 years Mr. McClennen has quietly, and occasionally not so quietly, steered planning in Arlington in a direction that was smart, thoughtful and sustainable and that improved the quality of life for many Arlington residents.

But it may well be the things that we do not see for which we should thank him most. We do not see malls full of huge absentee owner "big box" stores that would likely cause snarls of traffic and could drive locally-owned stores out of business. We do not see sprawling parking lots on Massachusetts Avenue that would interrupt the streetscape and would discourage people from shopping locally on foot. We do not see massive demolition in the name of "urban renewal" that would have caused us to lose our heritage of historical buildings.

Of course, Arlington was not formed only by one person, no matter how talented. The shape, tone and feel of the town has been formed over centuries of large and small decisions made by elected officials, community leaders, business owners, voters, shoppers and residents. But the smart, skilled, thoughtful and well informed advice of Alan McClennen has made a big difference in making Arlington a walkable, on foot shopable and livable place on a human scale.

Thank you, Mr. McClennen, for all you have done for Arlington. And especially for all the planning mistakes other towns have made that you made sure Arlington did not.

Rachael Stark
Founder and Chair
Walking In Arlington

Saddened by dismissal

I was recently saddened and dismayed to learn that a colleague, Arlington High School English teacher Sarah Parsons, had been dismissed from her teaching position after the close of the school year.

Ms. Parsons completed her student teaching with Lucile Burt at Arlington High and has

taught in the English Department for the past three years. She has proven to be a uniquely excellent teacher during her stay at Arlington High, so her dismissal made me particularly uneasy.

I have seen many positive and negative changes during my three decades of teaching at Arlington High. The town of Arlington has a long history of supporting the expression of excellence in education even though the Arlington teachers' salary schedule lags behind that of most of the surrounding towns.

To Ms. Parsons' benefit, almost all of my colleagues who have recently left Arlington under varying levels of duress have ended up in better monetary situations. I hope that this will be the case for Ms. Parsons.

However, it is always best when the choice for change of this nature is given to the teacher involved in the change. My understanding is that Ms. Parsons wanted to remain at Arlington High. Her dismissal was expediently cold and abrupt.

Her departure should not be routine and go unnoticed. It deserves shouting and screaming rather than silence. For what it is worth, thank you Sarah for your devotion, energy, and fairness. Arlington has lost an excellent teacher.

These days of fiscal hard times oddly remind me of a lesson on the Irish potato famine from my biology classes. There seems to be an unhealthy systemic infection spreading across the educational fields of our island community on Mass. Ave.

We in the larger community should be reminded not to destroy our seed potatoes.

Donald Bockler
Science Department
Arlington High School

School Committee backs fund-raiser

On Tuesday, June 24, the Arlington School Committee unanimously voted to endorse and fully support the fund-raising efforts of the Arlington Partners in Education Foundation (APEF). The APEF, the superintendent of schools and the School Committee worked together to determine the funding priorities for any money raised through the APEF.

The town of Arlington and the Arlington Public Schools are obligated by the state Constitution and state law to provide a free and appropriate education to school-aged children

who reside in the town. The School Committee is of the firm belief that federal, state and local governments must provide sufficient funds to public education.

The School Committee also acknowledges that when local, state and federal governments do not adequately fund public schools, private citizens and groups may wish to donate to the schools for general and specific operating and capital needs.

In light of the failed override and the many requests the School Department has had from people wishing to donate directly to the schools, we were very pleased that the APEF stepped forward to organize one fund-raising effort to benefit the whole school system. The Arlington School Committee strongly believes this is the most effective and efficient way to support our schools.

APEF has sent out fund-raising letters, is currently making follow-up phone calls and plans to complete the fund-raising by July 31. Please consider making a donation to the APEF knowing they have been working in partnership with the Arlington School Committee and the School Department.

For more information and to see the funding priorities, please visit the APEF Web site at www.arlingtonschoolsfoundation.org.

Suzanne Baratta Owayda
Chairman
School Committee

Wants letters read at meetings

I have noticed that the letters sent to the Arlington Board of Selectmen are not being read during the meeting at all.

The people who write these letters do not write them out of frivolousness. I would like to hear these letters read during the Arlington Board of Selectmen's meeting.

I am sure they are very interesting and pertinent.

Does this mean the citizens' letters are unimportant?

Gary Olson
Varnum Street

Responds to guest column

I read with interest Mr. Schlichtman's response to my earlier letter regarding House Bill 1215 ("House bill would help schools," guest column July 10).

While I certainly appreciate the fact that Mr. Schlichtman took the time to research my

middle name and my confirmation name before presenting them in his article, there are a few other areas where his fact checking was not quite up to snuff.

First, the guest column referred to my message as "the tail end of a chain of messages that... moved through two e-mail lists and specious interpretation" and likens my understanding of his original intent to a game of telephone. In fact, my message was a direct response to a lobbying message sent by Mr. Schlichtman on June 20 to school officials, which said, in part:

"I am writing to call your attention to House Bill 1215, which would exempt from the Proposition 2.5 levy limit any increases in the Required Local Contribution ...the Town of Arlington would have had an additional \$6.1 million in taxing authority...It would make for a wonderful new law."

Given that my letter to the editor was based directly on his own words, I think we can dismiss the "game of telephone" analogy.

Second, Mr. Schlichtman takes task with my "conspiracy theory." However, in fact, I did not write anything stating or implying a conspiracy. I merely described the effect of 1215 and argued it was an anti-democratic end run around the expressed will of Arlington's voters, which it clearly is.

Third, the column argued "it is better to adjust local taxing authority...than to do nothing and wait for the courts to...declare the provisions of Proposition 2 1/2 unconstitutional," which I find odd, as he has previously argued in favor of repealing Proposition 2 1/2. It seems what Mr. Schlichtman wants is both an immediate increase in taxes and later a repeal of Proposition 2 1/2. It is disingenuous, however, to argue that we need one to avoid the other, when he is actively working to deliver both.

I was, of course, dismayed to see Mr. Schlichtman describe my words as "something that emerges from the tail end of a beast." Instead of name calling, I would have liked to see him address the major point I raised in my letter, but which he didn't respond to:

It is fundamentally anti-democratic to accept the results of an override vote when it results in a tax hike, but to seek authority to override the voice of the people when they don't vote "the right way."

Travis J.I. Corcoran
Evergreen Lane

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